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PATENT  
Customer No. 22,852  
Attorney Docket No. 07781.0139-01  
SAP Reference No. 2003P00123US01

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	)	
	)	
Harald HINDERER et al.	)	Group Art Unit: 3693
	)	
Application No.: 10/766,863	)	Examiner: Unassigned
	)	
Filed: January 30, 2004	)	Confirmation No.: 3915
	)	
For: CREDIT MANAGEMENT	)	
SYSTEM AND METHOD	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**

**UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicants bring to the attention of the Examiner the documents on the attached listing. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application.

Copies of the U.S. patent publications are not enclosed.

Applicants respectfully request that the Examiner consider the listed documents and indicate that they were considered by making appropriate notations on the attached form.

This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that each or all of the listed

documents are material or constitute "prior art." If the Examiner applies any of the documents as prior art against any claim in the application and Applicants determine that the cited documents do not constitute "prior art" under United States law, Applicants reserve the right to present to the office the relevant facts and law regarding the appropriate status of such documents.


Applicants further reserve the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should one or more of the documents be applied against the claims of the present application.

If there is any fee due in connection with the filing of this Statement, please charge the fee to our Deposit Account No. 06-0916.

Respectfully submitted,

FINNEGAN, HENDERSON, FARABOW,  
GARRETT & DUNNER, L.L.P.

Dated: January 12, 2007

By:   
Leila R. Abdi  
Reg. No. 52,399

JAN 12 2007

Complete if Known

# INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Sheet

1

of

1

Application Number	10/766,863
Filing Date	January 30, 2004
First Named Inventor	Harald HINDERER
Art Unit	3693
Examiner Name	Unassigned
Attorney Docket Number	07781.0139-00000

## U.S. PATENTS AND PUBLISHED U.S. PATENT APPLICATIONS

Examiner Initials	Cite No. <sup>1</sup>	Document Number	Issue or Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
		US-2005/0055296 A1	03/10/2005	Hattersley et al.	
		US-2005/0279824 A1	12/22/2005	Anderson et al.	
		US-2005/0130704 A1	06/16/2005	McParland et al.	
		US-2005/0114244 A1	05/26/2005	Min et al.	
		US-2004/0023637 A1	02/05/2004	Johnson et al.	
		US-2003/0195840 A1	10/16/2003	Xu	
		US-2003/0018549 A1	01/23/2003	Fei et al.	
		US-2003/0002639 A1	01/02/2003	Huie	
		US-2006/0106691 A1	05/18/2006	Sheaffer	
		US-2003/0083984 A1	05/01/2003	Crawford et al.	
		US-2006/0097036 A1	05/11/2006	Koenigsman et al.	

**Note: Submission of copies of U.S. Patents and published U.S. Patent Applications is not required.**

## FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	Translation <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				

## NON PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	Translation <sup>6</sup>

Examiner  
SignatureDate  
Considered

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.